

ABSTRACT OF THE DISCLOSURE

A system and method of providing benefits. One method consistent with the invention includes identifying at least one price for each of a plurality of line items within a benefit category, and offering the line items for purchase by the individual. Another method consistent with the invention includes offering benefit line items to the employee for purchase using a predefined employer contribution. The line items may be established based on a group benefit cost. A system consistent with the invention may include a database comprising data representing at least one price for each of a plurality of line items within a benefit category; a processor for accessing the database; and a user-interface for accessing the processor to allow purchase of the line items by the employee. A method of processing a benefit claim consistent and a method of providing customer service to an individual are also provided.